

REMARKS

Claims 1 - 6 and 10 – 14 are in the application. Claims 1, 2, 5, 6, 10, 13, and 14 were previously presented; claim 4 is currently amended; claims 3, 11, and 12 remain unchanged from the original versions thereof; and claims 7 – 9 and 15 are canceled. Claims 1 and 10 are the independent claims herein.

No new matter has been added to the application. Reconsideration and further examination are respectfully requested.

Claim Objections

Claim 4 was objected to for including the informality of not spelling out “MCC”.

In reply thereto, claim 4 is currently amended to include the suggested correction provided in the Office Action. Accordingly, Applicant respectfully submits that claim 4 now overcomes the objection of record. The reconsideration and withdrawal of the objection are therefore requested.

Claim Rejections – 35 USC § 103

Claims 1 – 6 and 10 – 14 were rejected under 35 U.S.C. 103(a) as being unpatentable over Barron et al., U.S. Pub. No. 2004/0210531 (hereinafter, “Barron”). This rejection is respectfully traversed.

Applicant notes that claim 1 relates to a method including the operations of receiving information identifying a payment account having at least one of an account-level and a corporate-level restriction on use; identifying an earlier authorization request that involved the payment account, where the earlier authorization request was declined for a prior purchase transaction for failing to comply with the at least one of an account-level and a corporate-level restriction on use; and creating a manual authorization record for the payment account and the purchase transaction using information from the

earlier authorization request, the manual authorization record temporarily overriding the at least one of an account-level and a corporate-level restriction on use and allowing approval of a second authorization request involving the payment account and the purchase transaction. Claim 10 is, in relevant part relative to the pending rejection, worded similar to claim 1.

Applicant emphasizes that the claimed method clearly recites creating a manual authorization record for the payment account and the purchase transaction using information from the earlier authorization request, the manual authorization record temporarily overriding the at least one of an account-level and a corporate-level restriction on use and allowing approval of a second authorization request involving the payment account and the purchase transaction. Thus, it is clear that a manual authorization is created to temporarily override restriction on use as well as allow approval of a second authorization request.

Contrary to the pending claims, the cited and relied upon Barron fails to disclose or even suggest the claimed, (1) creating a manual authorization record for the payment account and the purchase transaction using information from the earlier authorization request, and (2) the manual authorization record temporarily overriding the at least one of an account-level and a corporate-level restriction on use and allowing approval of a second authorization request involving the payment account and the purchase transaction". That is, Barron does not disclose or suggest creating the claimed manual authorization and the created manual authorization allowing approval of a second authorization request.

Applicant respectfully submits that the Office Action admits that the Barron fails to disclose the claimed manual authorization. However, the Office Action states that it would have been obvious to a person of ordinary skill in the art at the time of the invention was made to modify the teachings of Barron to include means for generating a manual authorization for authorizing transactions exceeding the predetermined transaction's limits and the manual authorization fails to provided any unexpected results.

Applicant disagrees with the Office regarding the obviousness of modifying Barron as asserted in the Office Action. Applicant submits that each of the processes disclosed by Barron are specifically and exclusively disclosed in the context of an automated and computerized system. (See Barron, FIGS. 2 – 7) Each of the processes discussed in relation with the flow diagrams are specifically disclosed and discussed within the framework of the SEAC Process Operating Environment 100 depicted in FIG. 1 wherein a host computer 102 and an authorization platform 104 (e.g., a “minicomputer”) operate to implement the processes of FIGS. 2 – 7. None of the Barron processes are even suggested as being implemented manually.

Furthermore, even with a keyboard to establish the SEAC record, there is no suggestion or logical reason provided by Barron itself or the Office Action for Barron to be modified to created a manual authorization for the otherwise fully automated processes 200, 220,240,245,250, and 255. The Office Action appears to only quote Applicant’s claim language and/or Specification as a motivation (i.e., hindsight reasoning).

Applicant further notes that the claimed aspect of “creating a manual authorization record for the payment account and the purchase transaction using information from the earlier authorization request” does in fact provide an unexpected (i.e., non-obvious) benefit. In particular, the claimed manual authorization record provides a mechanism for a person to approve (or not approve) a purchase transaction based on, for example, a wide variety and dynamic number of factors. As discussed in the Specification, a program administer, PA, with proper authority may review a transaction record and decide whether to override a declined authorization based on their review of the particulars of the requested transaction by creating a manual authorization. (See Specification, para. [0015] and [0016])

Contrary to the claimed manual authorization, Barron specifically and exclusively discloses establishing a SEAC record including a predetermined static set of parameters and parameter values. (See Barron, para. [0036] – [0045], including Table 1; FIG. 2, 240; and FIG. 4) The Barron disclosed SEAC record is predetermined prior to

any authorization request and is limited to the static parameters and values specified therein.

The predetermined nature of the SEAC record also teaches away from the Office Action's asserted modification to include a manual authorization since the SEAC table is already established before the authorization request and is called upon if/when necessary by the Barron process. That is, there is no need or time allowance in the automated Barron process(es) to manually create an authorization when the predetermined SEAC is available.

Additionally, Barron does not disclose or suggest the claimed aspect of the manual authorization record temporarily overriding the at least one of an account-level and a corporate-level restriction on use and allowing approval of a second authorization request since the Barron disclosed process(es) fail to teach the claimed second authorization. The Office's attention is directed to FIG. 2 of Barron wherein only a single Authorization Request, 210, is taught. Applicant notes that the SEAC qualification process appears to be an extension of the Authorization Process 215 since the SEAC process only adds additional layers of approval as illustrated in FIGS. 5a and 5b.

Thus, it is clear Barron fails to disclose or even suggest that for which it is cited and relied upon for disclosing/suggesting. Accordingly, Applicant respectfully submits that Barron fails to render claims 1 and 10 obvious under 35 USC 103(a). Applicant further submits that claims 2 – 6 depending from claim 1 and claims 11 – 14 depending from claim 10 are also patentable over Barron for at least depending from a patentable base claim.

C O N C L U S I O N

Accordingly, Applicants respectfully request allowance of the pending claims. If any issues remain, or if the Examiner has any further suggestions for expediting allowance of the present application, the Examiner is kindly invited to contact the undersigned via telephone at (203) 972-5985.

Respectfully submitted,

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